

WOMAN'S AUXILIARY

to the California Medical Association



AMA-ERF

AMA-ERF is:

A program with a dual purpose of providing assistance to medical schools and providing funds which can be used for the betterment of public health through scientific and medical research.

A sound basis for future expansion and provides unified direction and control within the framework of a single Foundation.

A priority project of the Woman's Auxiliary to the American Medical Association.

Program:

The five current projects of the Foundation involve collecting funds for: (1) Medical Schools; (2) Medical Education Loan Guarantee Program; (3) Fellowship Program in Medical Journalism; (4) Institute for Biomedical Research; (5) Research Project on Smoking and Health.

The Woman's Auxiliary at district, county, state and national levels seeks funds to support two of the Foundation's projects: (1) Funds for Medical Schools; (2) Loan Guarantee Fund.

Operation:

1. Funds for Medical Schools: The Foundation provides the deans of medical schools with a source of unrestricted funds to assist in meeting the ever-increasing costs of medical education. Private support is an absolute necessity if medical education is to remain at its present high level.

2. Loan Guarantee Program: The Foundation makes it possible for medical students, interns and residents to borrow up to \$1500 a year and up to \$10,000 for an entire training period. No payments are required until five months after completion of all full-time training, including internship and residency. Medical schools and hospitals are not required to put up matching funds or to make collections. There is no limit on available funds.

Banks will loan \$12.50 for each dollar contributed to the Loan Guarantee Fund and contributions typically keep pace with loan demands.

Accomplishments:

1. Funds for Medical Schools: More than \$1,208,463 was distributed in March to medical schools in the United States and Canada. Of this amount six medical schools in California received \$229,620.

2. Loan Guarantee Program: The Foundation has raised \$2,472,000 as a guarantee fund for loans. Each dollar guarantees \$12.50 in bank loans, thus providing a credit potential of more than \$30,000,000. At the rate of 600 loans per month the Foundation has approved 19,298 loans amounting to \$27,600,000. One out of every six medical students, interns and residents has received at least one AMA-ERF loan. In California alone 2,147 loans have been granted which have advanced \$2,629,050 to medical trainees (far more than in any other state).

3. Woman's Auxiliary 1964-65: (a) On a national level \$320,121.87 was contributed to the AMA-ERF. (b) On a state level California won a national award for the highest state contribution, \$45,869. (c) On a county level Los Angeles won a national and a state award for the highest county contribution with \$18,869. The San Luis Obispo Auxiliary won a state award for the highest per capita contribution, \$16.03. The Yuba-Sutter-Colusa Auxiliary won a state award for the highest percentage of increase over the previous year—212 per cent.

Support—Why?

1. The AMA-ERF program is a "natural" priority project for organizations of physicians and physicians' wives, as their first concern should be the welfare of present and future physicians. Since the earliest days of medicine physicians have recognized their obligation to pass their medical knowledge and skills on to the next

generation in order to help carry medicine forward.

2. The Government Loan Program is *not* adequate. The \$30,000,000 authorized by the government for three years will not cover the present needs for loans to students of medicine, osteopathy and dentistry. Interns and residents are not included in any way in the government program.

In granting government loans a school shall give preference to persons who enter as first-year students. A further provision prohibits use of these funds in combination with National Defense Education Act funds.

Repayment of government loans begins three years after the completion of school, and in many cases this could mean that the borrower would begin repayment while still in residency.

Schools are required to put up one dollar for every nine dollars allocated by the government. Schools are also responsible for the collection of the government loans.

Support—How?

Several projects have been developed by AMA-ERF to assist as fund-raisers: sale of In-Memorial and In-Appreciation cards, playing cards and matching score pads in a variety of colors, state and caduceus charms and bracelets in 14 karat gold and sterling silver. There are any number of local projects that have been developed and used successfully: fashion shows, rummage sales, dinner parties, dances, bridge parties, luncheons, teas, cookbook project, art exhibits.

1965-66

With the facts as outlined, before us, let us resolve here and now (both physicians and their wives) to pledge maximum support to further the program of the American Medical Association Education Research Foundation, our priority project.

MRS. VIRGIL S. CRAWLEY

AMA-ERF Chairman, W.A.C.M.A.

